

Information to identify the case:

Debtor 1	Stephen G. Furnier	Social Security number or ITIN	xxx-xx-2516
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-25167-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen G. Furnier

5/22/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stephen G. Furnier
Debtor

Case No. 17-25167-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 22, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2023:

Recip ID	Recipient Name and Address
db	+ Stephen G. Furnier, 627 Kimball Ave., New Kensington, PA 15068-5409
14764342	City of New Kensington, c/o Collection Service Center, Inc., New Kensington, PA 15068
14764344	+ Credit Corp Solutions, Inc, c/o Gregg Lawrence Morris, Esq, 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
14764347	LVNV Funding LLC, c/o Allied Interstate LLC, PO Box 1954, Southgate, MI 48195-0954
14764353	+ PNC Bank, c/o NES, 2479 Edison Blvd. , Unit A, Twinsburg, OH 44087-2476
14764351	Peoples Natural Gas Company, LLC, PO Box 747105, Pittsburgh, PA 15274-7105
14764361	+ Urologic Associates of Western PA, 200 Delafield Road, Suite 3060, Pittsburgh, PA 15215-3235
14764362	Wells Fargo Financial, 70000 Vista Drive, West Des Moines, IA 50266

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 23 2023 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 23 2023 00:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 23 2023 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 23 2023 00:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: ECMCBKNotices@ecmc.org	May 23 2023 00:46:00	Educational Credit Management Corporation, PO BOX 16408, Saint Paul, MN 55116-0408
cr	+ Email/Text: ebnpeoples@grblaw.com	May 23 2023 00:46:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14768514	EDI: GMACFS.COM	May 23 2023 04:33:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14752002	EDI: GMACFS.COM	May 23 2023 04:33:00	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
14764340	EDI: GMACFS.COM	May 23 2023 04:33:00	Ally Financial, P O Box 130424, Roseville, MN

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			55113-0004
14764341	+ EDI: URSI.COM	May 23 2023 04:33:00	Ally Financial, c/o Alltran Financial LP, 5800 North Course Drive, Houston, TX 77072-1613
14764343	Email/Text: customercareus@creditcorpsolutionsinc.com	May 23 2023 00:46:00	Credit Corp Solutions, Inc, 63 East 11400 South #408, Sandy, UT 84070
14939731	Email/Text: ECMCBKNotices@ecmc.org	May 23 2023 00:46:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14764346	+ Email/PDF: resurgentbknofications@resurgent.com	May 23 2023 00:48:46	LVNV Funding LLC, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
14788361	Email/PDF: resurgentbknofications@resurgent.com	May 23 2023 00:49:02	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14764348	+ Email/Text: bankruptcydpt@mcmcg.com	May 23 2023 00:47:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14757188	+ Email/Text: bankruptcydpt@mcmcg.com	May 23 2023 00:47:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14764350	Email/Text: electronicbkydocs@nelnet.net	May 23 2023 00:47:00	Nelnet, Attn: Claims, P.O. Box: 82505, Lincoln, NE 68501-2505
14770562	+ Email/Text: Bankruptcy@nslp.org	May 23 2023 00:47:00	Nelnet on behalf of NSLP, PO Box 82507, Lincoln, NE 68501-2507
14752004	Email/Text: Bankruptcy.Notices@pnc.com	May 23 2023 00:46:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14764354	Email/Text: Bankruptcy.Notices@pnc.com	May 23 2023 00:46:00	PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
14764356	Email/Text: Bankruptcy.Notices@pnc.com	May 23 2023 00:46:00	PNC Bank NA, 2730 Liberty Avenue, Pittsburgh, PA 15222
14788675	Email/Text: Bankruptcy.Notices@pnc.com	May 23 2023 00:46:00	PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14789212	Email/Text: Bankruptcy.Notices@pnc.com	May 23 2023 00:46:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14752003	^ MEBN	May 23 2023 00:37:40	PNC Bank, c/o KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14764355	^ MEBN	May 23 2023 00:37:45	PNC Bank NA, c/o KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14752546	+ EDI: RECOVERYCORP.COM	May 23 2023 04:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14787570	+ Email/Text: ebnpeoples@grblaw.com	May 23 2023 00:46:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14787103	EDI: Q3G.COM	May 23 2023 04:33:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14764357	Email/Text: amieg@stcol.com	May 23 2023 00:46:00	State Collection Services Inc., 2509 S. Stoughton Road, Madison, WI 53716
14772237	+ EDI: CBSTDR	May 23 2023 04:33:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14764358	+ Email/Text: bankruptcydepartment@tsico.com	May 23 2023 00:47:00	Transworld Systems Inc., P. O. Box 15273, Wilmington, DE 19850-5273
14764359	+ Email/Text: BankruptcyNotice@upmc.edu	May 23 2023 00:47:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14779174	^ MEBN		

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14764360	+ Email/Text: BankruptcyNotice@upmc.edu	May 23 2023 00:37:25	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14787124	EDI: AIS.COM	May 23 2023 00:47:00	UPMC Physician Services, 1650 Metropolitan Street, 3rd Floor, Pittsburgh, PA 15233-2212
14771257	EDI: WFFC2	May 23 2023 04:36:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14764363	+ Email/Text: bankruptcy@firstenergycorp.com	May 23 2023 04:33:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
		May 23 2023 00:47:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
14764345		Jessica Spencer
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14764352	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14764364	*+	West Penn Power*, 5001 NASA Blvd, Fairmont, WV 26554-8248
14764349	##+	Midland Funding LLC, c/o Daniel Santucci, Esquire, PO Box 517, Essington, PA 19029-0517

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Stephen G. Furnier julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st eidl-steinberg.com;trrose@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

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